

Fill in this information to identify the case:

Debtor 1 CHERYL GIBSON
Debtor 2 _____
(Spouse if filing)
United States Bankruptcy Court for the EASTERN District of MI
Case number 18-48460

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: HUNTINGTON NATIONAL BANK Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: 8 8 5 8

Date of payment change: 07/01/2019
Must be at least 21 days after date of this notice

New total payment: \$ 1825.11
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 721.64

New escrow payment: \$ 716.98

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

CHERYL GIBSON

First Name Middle Name Last Name

Case number (if known) **18-48460****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

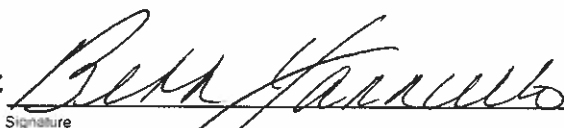
Check the appropriate box.

☒ I am the creditor.☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x

Signature



Date

05/23/2019

Print:

BETH**YANNIELLO**

First Name Middle Name Last Name

Title

SPECIALIST II

Company

HUNTINGTON NATIONAL BANK

Address

5555 CLEVELAND AVE GW1N10

Number Street

COLUMBUS**OH****43231**

City

State

ZIP Code

Contact phone

888-632-5547

Email

bankruptcy@huntington.com

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN

In Re:

CHERYL
GIBSON

Case No. 18-48460

Chapter 13

Hon. Thomas J. Tucker

Debtor

CERTIFICATE OF SERVICE

The Huntington National Bank states that on May 24, 2019 it served a copy of the Notice of Mortgage Payment Change and this Certificate of Service by U.S. Mail or by electronic notification via the Court's CM/ECF system to the following:

Cheryl Gibson 456 PLUM ST WYANDOTTE MI 48192

John Finn, Debtors Atty @ jjfinn@comcast.net

Tammy Terry, Ch 13 Trustee @ MIEB_ECFADMIN@DET13.NET

U.S. Trustee

Date: May 24, 2019


Bankruptcy Specialist

Huntington Mortgage
2361 Morse Rd NC1N13
Columbus, OH 43229

May 21, 2019

TAMMY TERRY
BUHL BUILDING
535 GRISWOLD
SUITE 2100
DETROIT, MI, 48226



RE: Loan Number
Cheryl A Gibson
456 Plum St
Wyandotte MI 48192
Bankruptcy Case: 18-48460

In accordance with RESPA requirements, this letter is being sent to advise you to change your records to reflect a payment change on the above referenced loan. The new monthly post-petition payment will be \$ 1,825.11, effective with the 7-1-19 payment.

The change is due to an increase or decrease in the escrow requirements.

If you should have any questions or need additional information, please call me at 1-888-632-5547.

Thank you for your cooperation.

Sincerely,

Bankruptcy Department
Huntington Mortgage
1-888-632-5547

Access your mortgage loan information
www.huntington.com

CHERYL A GIBSON
 456 PLUM ST
 WYANDOTTE MI 48192

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM
 07/01/18 THROUGH 06/30/19.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS
 1,861.70 OF WHICH 1,108.13 WAS FOR PRINCIPAL AND INTEREST
 AND 753.57 WENT INTO YOUR ESCROW ACCOUNT.

MO	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
	STARTING BALANCE					3651.81	5367.61-
JUL	721.64	*	156.58	RBP	*	4216.87	5367.61-
JUL				RBP	153.33*	4216.87	5520.94-
AUG	721.64	*	156.58	RBP	*	4781.93	5520.94-
SEP	721.64	*	156.58	RBP	*	5346.99	5520.94-
SEP			4216.87	CITY TAX	*	1130.12	5520.94-
SEP				RBP	306.66*	1130.12	5827.60-
OCT	721.64	*	156.58	RBP	*	1695.18	5827.60-
OCT				RBP	153.33*	1695.18	5980.93-
NOV	721.64	*	156.58	RBP	*	2260.24	5980.93-
NOV				RBP	153.33*	2260.24	6134.26-
DEC	721.64	3014.28 *	156.58	RBP	*	2825.30	3119.98-
DEC			942.93	CITY TAX	*	1882.37	3119.98-
DEC				RBP	153.33*	1882.37	3273.31-
JAN	721.64	753.57 *	156.58	RBP	*	2447.43	2519.74-
JAN				RBP	153.33*	2447.43	2673.07-

MO	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
FEB	721.64	753.57 *	156.58	RBP	*	3012.49	1919.50-
FEB				RBP	153.33*	3012.49	2072.83-
FEB				RBP	153.33*	3012.49	2226.16-
MAR	721.64	*	156.58	RBP	*	3577.55	2226.16-
APR	721.64	753.57 *	156.58	RBP	*	4142.61	1472.59-
APR				RBP	153.33*	4142.61	1625.92-
MAY	721.64	11673.96 *Y	156.58	RBP	*Y	4707.67	10048.04
MAY			1621.00	HAZARD INS	1604.00*	3086.67	8444.04
MAY				RBP	153.33*	3086.67	8290.71
MAY		Y		CITY TAX	4216.87*Y	3086.67	4073.84
MAY		Y		CITY TAX	942.93*Y	3086.67	3130.91
JUN	721.64	721.64 Y	156.58	RBP	153.33*Y	3651.73	3699.22

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING 8,659.76. UNDER FEDERAL LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 1,130.12 (NO MORE THAN TWICE LAST YEARS PROJECTED MONTHLY ESCROW PAYMENT), UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT. UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 1,130.12.

AN ASTERISK (*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION, PLEASE CALL OUR TOLL-FREE NUMBER.

ACCOUNT PROJECTION

MORTGAGE INS	:	1,839.96
CITY TAX	:	5,159.80
HAZARD INS	:	1,604.00

ANNUAL DISBURSEMENTS	:	8,603.76
8,603.76 / 12 =		716.98 ESCROW PAYMENT

MO	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
	BALANCE AS OF 06/30/19			3,699.22	3,653.22
JUL	716.98	153.33	RBP	4,262.87	4,216.87
AUG	716.98	153.33	RBP	4,826.52	4,780.52
SEP	716.98	153.33	RBP	5,390.17	5,344.17
SEP		4,216.87	CITY TAX	1,173.30	1,127.30
OCT	716.98	153.33	RBP	1,736.95	1,690.95
NOV	716.98	153.33	RBP	2,300.60	2,254.60
DEC	716.98	153.33	RBP	2,864.25	2,818.25
DEC		942.93	CITY TAX	1,921.32	1,875.32
JAN	716.98	153.33	RBP	2,484.97	2,438.97
FEB	716.98	153.33	RBP	3,048.62	3,002.62
MAR	716.98	153.33	RBP	3,612.27	3,566.27
APR	716.98	153.33	RBP	4,175.92	4,129.92
MAY	716.98	153.33	RBP	4,739.57	4,693.57
MAY		1,604.00	HAZARD INS	3,135.57	3,089.57
JUN	716.98	153.33	RBP	3,699.22	3,653.22

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 3,699.22 . YOUR
 STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 3,653.22 .

THIS MEANS YOU HAVE A SURPLUS OF 207.84.** THIS SURPLUS MUST BE RETURNED TO YOU UNLESS IT IS LESS THAN \$50, IN WHICH CASE WE HAVE THE ADDITIONAL OPTION OF KEEPING IT AND LOWERING YOUR PAYMENTS ACCORDINGLY. DUE TO THE DELINQUENT STATUS OF YOUR ACCOUNT, WE ARE HOLDING THE SURPLUS.

** THIS AMOUNT HAS BEEN ADJUSTED FOR THE BANKRUPTCY PROOF OF CLAIM.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE 1,825.11 OF WHICH 1,108.13 WILL BE FOR PRINCIPAL AND INTEREST AND 716.98 WILL GO INTO YOUR ESCROW ACCOUNT.

NEW PAYMENT INFORMATION

PRINCIPAL AND INTEREST	1,108.13
ESCROW PAYMENT	716.98

NEW PAYMENT EFFECTIVE 07/01/19	1,825.11
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KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.